

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Shaun S. Wang

Examiner: Jennifer L. Liversedge

Appl. No.: 09/923.377

Art Group: 3692

Filing Date: August 6, 2001

Our File No.: 39172.00.0006

Conf. No.: 8932

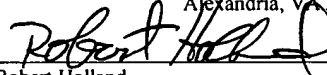
Title: **COMPUTER SYSTEM AND METHOD FOR PRICING FINANCIAL AND INSURANCE RISKS WITH HISTORICALLY-KNOWN OR COMPUTER-GENERATED PROBABILITY DISTRIBUTIONS**

CERTIFICATE OF MAILING

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this Response to Office Action is being deposited this date with the U.S. Postal Service, postage prepaid, by First Class Mail, in an envelope addressed to

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Robert Holland

1/22/07  
Date

**INFORMATION DISCLOSURE STATEMENT**  
**IN ACCORDANCE WITH 37 CFR §§ 1.97(b) AND 1.98**

Pursuant to 37 CFR §§ 1.97(b) and 1.98, Applicant respectfully submits the information disclosure statement consisting of the following:

1. A list of documents;
2. Copy of the nonpatent document; and
3. Remarks.

Form PTO/SB/08A is enclosed herewith.

Document

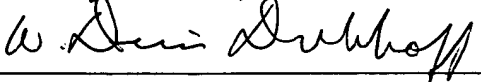
WANG, Shaun S., "A Class of Distortion Operators for Pricing Financial and Insurance Risks," Journal of Risk and Insurance, 2000, pp. 15-36, vol. 67, no. 1.

**REMARKS**

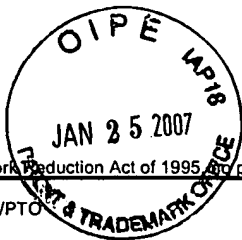
The submission of the above documents is not an admission that the documents constitute prior art or that the documents are otherwise analogous or material. It is respectfully requested that the above-listed documents be considered and made of record in the present application.

Date: 1-22-07

Respectfully submitted,

By:   
Dennis Drehkoff, Reg. No. 27,193

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PTO/SB/08B (07-05)

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Substitute for form 1449/PTO

**Complete if Known****INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Application Number	09/923,377
Filing Date	August 6, 2001
First Named Inventor	Shaun S. Wang
Art Unit	3692
Examiner Name	Jennifer L. Liversedge
Attorney Docket Number	39172.00.0006

Sheet 1 of 1

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		WANG, Shaun S., "A Class of Distortion Operators for Pricing Financial and Insurance Risks," Journal of Risk and Insurance, 2000, pp. 15-36, vol. 67, no. 1.	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.